From: Sam Warren [mailto:swarren@citizensbankcookevilletn.com]

Sent: Wednesday, June 07, 2006 6:57 AM

To: ChangeInControl
Subject: Home Depot ILC

I am writing to urge you to deny the application of Home Depot, to acquire a Utah industrial loan company, EnerBank. I also request that the FDIC hold a public hearing on the application.

This would seem to violate the policy of the separation of banking and commerce. It could pose a threat to the Deposit Insurance Fund.